

In re:  
Elease C Gindraw  
Debtor

Case No. 19-15948-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 02, 2021

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2021:

Recip ID	Recipient Name and Address
db	+ Elease C Gindraw, 1247 Orthodox Street, Philadelphia, PA 19124-3132
14393486	+ AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393476	+ AES/Past Cu, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393479	+ Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393488	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14393489	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14393490	+ California Business Bureau, Inc., Attn: Bankruptcy, Po Box 5010, Monrovia, CA 91017-7110
14479840	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14393511	+ Elease Gindraw, 1247 Orthodox Street, Philadelphia, PA 19124-3132
14393512	+ Home Credit, Attn: Bankruptcy, Po Box 2394, Omaha, NE 68103-2394
14434363	+ Home Credit LLC, 6240 Sprint Parkway, Overland Park, KS 66211-1159
14393513	+ I.C. System, Inc., 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
14398675	+ Jefferson Law, LLC, BNY Mellon Center, 1735 Market Street, Suite 3750, Philadelphia, PA 19103-7532
14397711	Jpmorgan Chase Bank, National Association, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14413929	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14409517	+ PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14492845	+ WILMINGTON SAVINGS, CARRINGTON MTG SERV, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806-5948
14574233	+ Wilmington Savings Fund Society, FSB, as Trustee, c/o Rebecca Solarz,, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14555074	+ Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14393495	Email/Text: megan.harper@phila.gov	Mar 03 2021 02:48:00	City of Philadelphia, Law Department, Tax Unit/Bankruptcy Group, MSB, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1595
14453452	Email/Text: megan.harper@phila.gov	Mar 03 2021 02:48:00	Water Revenue Bureau, City of Philadelphia Law Department, Tax & Revenue Unit, c/o Pamela Elchert Thurmond, Esquire, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14426576	Email/Text: megan.harper@phila.gov	Mar 03 2021 02:48:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, Esquire, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14393491	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 03 2021 02:39:39	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14432414	+ Email/Text: bankruptcy@cavps.com	Mar 03 2021 02:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Mar 02, 2021

Form ID: 155

Total Noticed: 38

14393496	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 03 2021 02:48:00	Comenity/Fashion Bug, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14393497	+ Email/Text: bankruptcy@consumerportfolio.com	Mar 03 2021 02:48:00	Consumer Portfolio Svc, Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
14393499	+ Email/PDF: pa_dc_ed@navient.com	Mar 03 2021 02:39:40	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393492	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 03 2021 02:39:39	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14393494	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 03 2021 02:39:39	Chase Mortgage, Chase Records Center/Attn: Correspondence, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14427147	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 03 2021 02:41:34	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14393514	+ Email/PDF: pa_dc_claims@navient.com	Mar 03 2021 02:41:34	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393524	Email/Text: bankruptcygroup@peco-energy.com	Mar 03 2021 02:48:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14393525	Email/Text: bankruptcygroup@peco-energy.com	Mar 03 2021 02:48:00	PECO, Attn: Legal Department, 2301 Market Street, Philadelphia, PA 19103-1380
14393526	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 03 2021 02:37:43	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14404051	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2021 02:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14393527	+ Email/Text: bankruptcy@sw-credit.com	Mar 03 2021 02:48:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14393528	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 03 2021 02:34:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14561510	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 03 2021 02:34:00	Wilmington Savings Fund Society, FSB, as trustee o, Bankruptcy Dept, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14393482		Aes/pheaafn
14393483		Aes/pheaafn
14393484		Aes/pheaafn
14393485		Aes/pheaafn
14393480		Aes/pheaafn
14393481		Aes/pheaafn
14393487	*+	AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393477	*+	AES/Past Cu, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393478	*+	AES/Past Cu, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14393500	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393501	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393502	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393503	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393504	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393505	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Mar 02, 2021

Form ID: 155

Total Noticed: 38

14393506	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393507	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393508	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393509	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14393510	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14479861	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14393493	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14393515	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393516	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393517	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393518	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393519	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393520	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393521	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393522	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393523	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14393498	##+	Crb Collection Service, 2003 S El Camino Real St, Oceanside, CA 92054-6215

TOTAL: 6 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2021 at the address(es) listed below:

Name	Email Address
JEROME B. BLANK	on behalf of Creditor Wilmington Savings Fund Society et al paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor Wilmington Savings Fund Society et al wbecf@brockandscott.com, wbecf@brockandscott.com
PAMELA ELCHERT THURMOND	on behalf of BANKRUPTCY GROUP MS CITY OF PHILADELPHIA LAW DEPARTMENT TAX & REVENUE UNIT pamela.thurmond@phila.gov, karen.a.blaylock@phila.gov
PAUL H. YOUNG	on behalf of Debtor Elease C Gindraw support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust F bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor Wilmington Savings Fund Society et al paeb@fedphe.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor Jpmorgan Chase Bank National Association paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Mar 02, 2021

Form ID: 155

Total Noticed: 38

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Elease C Gindraw  
Debtor(s)

Chapter: 13  
Bankruptcy No: 19-15948-amc

---

***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this 2nd day of March, 2021 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan  
Judge ,  
United States Bankruptcy Court